

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Angel Aumaris Galan  
Debtor

Case No. 15-03794-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: DDunbar  
Form ID: 318

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Aug 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2016.

db +Angel Aumaris Galan, 121 Hells Kitchen Ct., Drums, PA 18222-1030  
cr +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602  
4691593 +American Patient Transport, P.O. Box 652, Hazleton, Pennsylvania 18201-0652  
4714630 American Patient Transport Systems, c/o JKM Credit Services LLC, PO Box 38,  
Drums, PA 18222-0038  
4691594 +Arcadia Recovery Bureau, LLC, P.O. Box 6768, Wyomissing, Pennsylvania 19610-0768  
4691595 Bedside Dermatology, P.O. Box 864046, Orlando, Florida 32886-4046  
4691596 #+Brown & Joseph, Ltd., 2550 W. Golf Road., Suite 300, Rolling Meadows, Illinois 60008-4033  
4691602 Hazleton Professional Services, P.O. Box 719, Monroeville, Pennsylvania 15146-0719  
4691603 +Lehigh Valley Health Network, 700 East Broad St., Hazleton, Pennsylvania 18201-6835  
4691604 +Lehigh Valley Physcn Group, P.O. Box 1754, Allentown, Pennsylvania 18105-1754  
4691605 Liberty Mutual, PO Box 8090, Wausau, Wisconsin 54402-8090  
4731136 +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
4691606 +Milstein Dermatology, LLC, P.O. Box 826311, Philadelphia, Pennsylvania 19182-6311  
4691607 +PA Dept. of Transportation, Office of Chief Counsel, P.O. Box 2063,  
400 Market St., 16th Floor, Harrisburg, Pennsylvania 17101-2301  
4691608 PA Dept. of Transportation, Office of Chief Counsel, Harrisburg, Pennsylvania 17104-2516  
4732342 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602  
4691609 Penn Credit Corp., 916 South 14th Street, P.O. Box 988,  
Harrisburg, Pennsylvania 17108-0988  
4691610 +PennyMac, P.O. Box 514387, Los Angeles, California 90051-4387  
4691611 +PennyMac Loan Services, LLC, Attn. Collection Department, P.O. Box 30567,  
Los Angeles, California 90030-0567  
4691612 +Quest Diagnostics, P.O. Box 4911, Southeastern, Pennsylvania 19398-4911  
4691613 +Quest Diagnostics, P.O. Box 4915, Southeastern, Pennsylvania 19398-4915  
4702094 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
4691616 +Transport Funding&lt; LLC, 8717 W. 110th Street, Suite 400,  
Overland Park, Kansas 66210-2103  
4691617 +Travel Advantage Network, 672 Old Mill Rd., PMB #311, Millersville, Maryland 21108-1363  
4691618 Tri State Financial, P.O. Box 1852, Southgate, Michigan 48195-0852

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QWGSCHWAB.COM Aug 03 2016 18:48:00 William G Schwab (Trustee),  
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
Lehighton, PA 18235-0056  
4691597 +EDI: CAPITALONE.COM Aug 03 2016 18:48:00 Capital One, P.O. Box 30285,  
Salt Lake City, Utah 84130-0285  
4712268 EDI: CAPITALONE.COM Aug 03 2016 18:48:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4691598 +EDI: CAUT.COM Aug 03 2016 18:48:00 Chase Auto Finance,  
National Bankruptcy Dept., 201 N. Central, 201 N. Central Ave., AZ1-1191,  
Phoenix, Arizona 85004-1071  
4691599 EDI: WFNNB.COM Aug 03 2016 18:48:00 Comenity Bank/Dental First, Bankruptcy Department,  
P.O. Box 182125, Columbus, Ohio 43218-2125  
4691600 EDI: CRFRSTNA.COM Aug 03 2016 18:48:00 Credit First National Assoc., P.O. Box 81315,  
Cleveland, Ohio 44181-0315  
4721275 +EDI: CRFRSTNA.COM Aug 03 2016 18:48:00 Credit First/CFNA, Po Box 818011,  
Cleveland, OH 44181-8011  
4691601 +EDI: RCSFNBMARIN.COM Aug 03 2016 18:48:00 CreditOne, P.O. Box 98873,  
Las Vegas, Nevada 89193-8873  
4717315 EDI: CAUT.COM Aug 03 2016 18:48:00 JPMorgan Chase Bank N.A.,  
National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
4738409 EDI: RESURGENT.COM Aug 03 2016 18:48:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4719418 EDI: Q3G.COM Aug 03 2016 18:48:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4691614 EDI: RMSC.COM Aug 03 2016 18:48:00 Synchrony Bank/Sam's Club, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, Florida 32896-5060  
4691615 EDI: TFSR.COM Aug 03 2016 18:48:00 Toyota Financial Services, P.O. Box 8026,  
Cedar Rapids, Iowa 52408

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4706893 PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, REMOVED PER ENTRY # 50  
TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2016 at the address(es) listed below:

Joseph P Schalk on behalf of Creditor Pennymac Loan Services, LLC pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Martin A Mooney on behalf of Creditor Toyota Motor Credit Corporation  
tshariff@schillerknapp.com, tshariff@ecf.courtdrive.com; kcollins@schillerknapp.com  
Thomas Robert Dominczyk on behalf of Creditor Transport Funding, LLC  
tdominczyk@mauricewutscher.com  
Tullio DeLuca on behalf of Debtor Angel Aumaris Galan tullio.deluca@verizon.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com, wschwab@ecf.epiqsystems.com

TOTAL: 7

**Information to identify the case:**Debtor 1 **Angel Aumaris Galan**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5127**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:15-bk-03794-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Angel Aumaris Galan  
aka Angel A. Galan, aka Angel Galan**By the  
court:**August 3, 2016Honorable John J. Thomas  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**